

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10695561
	Filing Date		2003-10-28
	First Named Inventor	Michael J. Picciallo	
	Art Unit	3625	
	Examiner Name	Amea A. Shah	
	Attorney Docket Number	P22425-G USA	

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	2	4654793		1987-03-31	Elrod	
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	4	4887950		1989-12-19	Sakayori et al.	
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	8	5408082		1995-04-18	Takagi et al.	

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	9	5530232		1996-06-25	Taylor	
	10	5559313		1996-09-24	Claus et al.	
	11	5566327		1996-10-15	Sehr	
	12	5578808		1996-11-26	Taylor	
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	3	WO 00/43852			2000-07-27	Herman et al.		<input type="checkbox"/>
	4	WO 01/50305			2001-07-12	Brenneman		<input type="checkbox"/>
	5	WO 02/08869			2002-01-31	Tomsen		<input type="checkbox"/>

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	1	SINTON, P., "Visa Wants to Kill Cash, It Hopes 'Smart Cards' Will Become the Payment of Choice," San Francisco Chronicle, (October 11, 1995).	<input type="checkbox"/>
	2	HEADY, R., "Brokers Compete With Lenders," The Denver Post (November 19, 1995).	<input type="checkbox"/>
	3	GARFINKEL, S., "Companies Rush to Say Buy-Buy Over the Net," San Jose Mercury News (October 1, 1996).	<input type="checkbox"/>
	4	LANDBERG, M., "Verifone Wants to Plug Into Cash," San Jose Mercury-News (Oct. 1, 1996).	<input type="checkbox"/>
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	6	GIANTURCO, M., "Digital Cash," Forbes (August 14, 1995).	<input type="checkbox"/>
	7	HOFFMAN, T. "The Check's in the Mail: Banks Plan Electronic Payment System," Computerworld (September 4, 1995).	<input type="checkbox"/>
	8	"American Express University - About the Cards" (American Express Inc. 1995).	<input type="checkbox"/>
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11	http://www.itc.icl.ie/products/smartcard/ems/fsucase.htm (Florida State University, posted September 1996).	<input type="checkbox"/>
12	"Compression: Short Takes on Big Subjects (Smart Card Marches On)," http://www.fsu.edu/~fstime/FS-Times/Volume_1/Issue6/compression/html (Florida State University, posted April/May 1996).	<input type="checkbox"/>
13	Norwood. W., "Florida State University Aes FSU Card: A Multipurpose Identification Card," http://www.house.gov/castle/banking/norwood3.htm (posted July 10, 1996).	<input type="checkbox"/>
14	Saker, R., "This Year the War Department Aims For Fairer FSU Card Fees," http://floridalambeau.com/Int...issues/1997/021897/news.this.html (posted February 12, 1997).	<input type="checkbox"/>
15	Knowles, R., "The Future of Technology Could Find Roots in Tallahassee, FSU," http://www.floridaflambeau.com/Int...issues/1997/042597/news2.technology.html (posted April 25, 1997).	<input type="checkbox"/>
16	"New Web Site Enables Teens and Kids to Shop and Save Online," Business Week, (January 26, 1999).	<input type="checkbox"/>
17	http://www.rocketcash.com/overview/html (December 1998).	<input type="checkbox"/>
18	"Chase Manhattan, Citibank, Master Card and Visa Join Forces to Launch Pilot Program" (Master Card International, May 12, 1996).	<input type="checkbox"/>

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☐ See attached certification statement.

☒ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☒ None

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A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Peter J. Butch III/	Date (YYYY-MM-DD)	2006-10-04
Name/Print	Peter J. Butch	Registration Number	32203

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